

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Michael G. Bradley et al.)	Group Art Unit: 3692
)	
Application No.: 10/700,045)	Examiner: Robinson, Kito R.
)	
Filed: November 4, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 3125
DETERMINING THE LIKELIHOOD)	
THAT A LOAN CLOSES)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER ALLOWANCE

Pursuant to 37 C.F.R. § 1.312 and subject to the recommendation of the Examiner and the approval of the Director, and without withdrawing the case from issue, kindly amend the subject application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section.